ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

WHY "CESTUI QUE VIE BIRTH-CERTIFICATE TRUST" THEORIES FAIL – AND WHY THE ONLY LAWFUL DEBT-DISCHARGE MECHANISM IS CREDIT RECOUPMENT

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1. Executive Summary

Many alternative-law and "freeman-on-the-land" communities promote the idea that a **"Cestui Que Vie birth-certificate trust account"** exists for every individual and contains hidden funds that can be accessed to pay off debts.

This report demonstrates—using the evidence contained in Ecclesia Law's technical papers—that:

1. **There is no liquid, redeemable Cestui Que Vie trust account created at birth registration.**
2. **Birth registration creates a corporate estate**, but that estate is not a source of accessible funds.
3. **The only functioning, lawful remedy for discharging debt is credit recoupment**, using fiduciary correction of misreported credit under IRS Publication 1212.
4. **The Cestui Que Vie "secret trust" concept is a freeman-on-the-land myth**, and no court, bank, or judge can access or use such an account for settling debts.
5. **The Republic of Old Souls' remedy is successful because it corrects the financial ledgers rather than attempting pseudo-legal confrontation.**

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2. Origin of the Cestui Que Vie Myth

2.1 Misinterpretation of the Cestui Que Vie Acts (1666 & 1707)

Pseudo-law groups falsely claim:

- The Cestui Que Vie Acts create a trust fund for every baby.
- The state holds money in a CQV trust that can be accessed.

- Debts can be “sent back” to be paid from the CQV account. This is incorrect.

The Acts deal with **presumption of life and death**, not banking, trust funds, or personal spending accounts.

2.2 Misunderstanding of Personhood

Ecclesia Law’s *Doctrine of Legal Persons in English Law* shows that:

- Registration creates a **legal person/corporate estate**,
- …but **not a treasury account or discharge fund**.

The belief in a CQV “bond account” is a myth built on a misunderstanding of civil registration.

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3. What Actually Happens at Birth Registration

Based on **Credit Recoupment – Nominee Holders, Birth Certificate Securities**

3.1 A corporate estate is created—not a trust fund

Birth registration:

- Creates an artificial legal estate.
- Generates a debtor persona for taxation and statutory purposes.
- May be securitized by governments for national credit frameworks.

But:

No individual has access to such instruments for paying debts.

3.2 Securities ≠ Redeemable Funds

Even when securitized:

- They are collateral for national credit supply,
- Not personal accounts,
- And not redeemable by the living man or woman.

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4. Why “Use My Cestui Que Vie Trust to Pay This Debt” Always Fails

4.1 Courts reject CQV pseudo-law arguments

No court recognises:

- “Accepted for value” stamps
- CQV trust payment demands
- CQV deposit instructions
- Bills returned for “chargeback to CQV trust”
- Homemade negotiable instruments

Judges have **no mechanism** to access any “CQV account”—because no such account exists.

4.2 Banks cannot pay debts from a CQV trust

Banks settle liabilities through:

- internal ledgers
- clearing houses
- established payments networks

They have no interface, code, or facility for any “CQV account access.”

4.3 CQV claims are treated as “pseudo-legal documents”

Courts classify CQV-debt-discharge claims as:

- incoherent
- vexatious
- pseudo-legal
- without legal effect

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5. The Real System: Banks Are Using *Your Credit*, Not a CQV Trust

Based on:

- *The Banks Are Using Your Credit and How to Recoup It*
- *Banks as Nominees – Historical Architecture*
- *Four Pillars of Credit Recoupment Remedy*

5.1 Key Facts Established by Ecclesia Law Research

1. **Banks do not lend money.**
   They monetize your signature (Bank of England confirms this).
2. **Your promissory notes and payment streams are securitized.**
3. **Banks file OID income as nominee holders**, not in your name.
4. **If you do not file corrective forms**, the IRS deems the credit abandoned.
5. **The true remedy is recouping abandoned credit**, not invoking CQV trusts.

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6. Why Cestui Que Vie Theories Fail (Technical Breakdown)

6.1 They misunderstand nominee accounting

Pseudo-law groups never file:

- 1099-OID
- 1099-A
- 1096
- Form 1041 (fiduciary)
- Form 56 (authority)

Therefore, the IRS system defaults to treating them as **debtors**, not creditors.

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6.2 They do not separate the living being from the corporate fiction

They continue operating through the debtor estate (SSN/NINO), whereas:

- The 98-Series International Grantor Trust
  separates the living man/woman from the corporate estate,
  and acts as *fiduciary holder in due course*.

6.3 They attempt court confrontation rather than administrative remedy

Attempts to “command the judge,” “refuse jurisdiction,” or “invoke CQV trust access” fail every time.

6.4 They rely on non-existent legal constructs

Pseudo-law groups rely on:

- Common-law courts
- God’s law
- UCC ideology
- CQV mythology
- Sovereign declarations

None of these have legal effect in the statutory system.

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7. The Only Lawful, Functional Remedy: Credit Recoupment

7.1 What Credit Recoupment Is

Based on Ecclesia Law technical reports:

- Banks misreport OID income under nominee accounts.
- The 98-Series Trust corrects that record under IRS Publication 1212.
- The trust files as holder in due course.
- Treasury refunds the misreported credit.
- The recouped credit can settle liabilities.

This is **ledger correction**, not pseudo-law.

7.2 Why Credit Recoupment Works

Because it is grounded in:

- Bills of Exchange Act 1882
- IRS Publication 1212
- Federal Reserve banking mechanics
- nominee reporting rules
- fiduciary trust law

No ideology.
No pseudo-law.
Only administrative correction.

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8. ROS vs Pseudo-Law: Why One Works and the Other Fails

Pseudo-Law & CQV Mythology

- Fight the system
- Use unrecognised jurisdiction
- Issue invalid instruments
- Misunderstand commercial law

Result: 100% failure rate.

Republic of Old Souls Approach

- Peacefully correct the ledger
- Operate through fiduciary trusts
- Recoup abandoned credit
- Discharge debt using your own reclaimed credit
- Avoid all confrontation

Result: lawful, consistent success.

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9. Conclusion

There is **no Cestui Que Vie trust account** available to pay debts.
There is **no redeemable birth bond.**
There is **no secret account** that courts or banks can access.

Those ideas are **pseudo-law myths** with no basis in:

- statutory law
- fiduciary accounting
- banking mechanics
- trust doctrine
- IRS procedure
- commercial law

The only lawful pathway to discharge debt is to recoup the credit you created—credit that banks monetised, securitised, and misreported.

Credit Recoupment is a **ledger-based remedy**, not a CQV fantasy.